

# The Open Enrollment Period for 2016 Medicare Advantage and Part D Prescription Drug Coverage\* is October 15<sup>th</sup> to December 7<sup>th</sup>



During this time you can make changes to your Medicare coverage to best meet your needs in 2016

YOU MAY CHANGE FROM:

TO:

Original Medicare + drug coverage

Medicare Advantage + drug coverage

Medicare Part D (drug coverage)

A different Medicare Part D plan

Medicare Advantage<sup>†</sup> + drug coverage

Original Medicare + drug coverage

Medicare Advantage + drug coverage

A different Medicare Advantage + drug coverage

## If you want to join\* or change your prescription drug plan, what can you do?

- Make a list of all of your medications, including dose
- Find plans available in your area (see “Resources” on back of card)
- Compare available plans for:
  - **Costs:** monthly premium, deductible, co-payment/co-insurance
  - **Coverage:** drugs available on formulary, special rules or requirements
  - **Quality:** Medicare Star rating<sup>§</sup>
  - **Convenience:** location of network pharmacies, mail-order program
- Choose the plan that best meets your needs

\*Part D is an optional benefit. During the Open Enrollment Period you may also **change** from Original Medicare to Medicare Advantage; **change** from Medicare Advantage to Original Medicare, or **join** or **drop** a Medicare Prescription Drug Plan.

<sup>†</sup>If you currently have a Medicare Advantage plan, there’s also a Medicare Advantage disenrollment period (MADP) that runs from January 1 to February 14 each year. During this time, you may switch back to original Medicare and sign up for Medicare Part D.

<sup>‡</sup>Remember that you may **sign up** for Medicare coverage as soon as you become eligible, regardless of what month it is, but you may only make changes to a current plan during the Open Enrollment period.

<sup>§</sup>If you enroll in a plan and later find that another, 5-star (excellent) plan is available in your area, you may switch at anytime during 2016, but only once.

# Use these resources to choose the RIGHT MEDICARE PLAN FOR YOUR NEEDS

RESOURCE	HOW TO ACCESS
"Understanding Medicare Part C & D Enrollment Periods"	<a href="http://www.medicare.gov/Pubs/pdf/11219.pdf">www.medicare.gov/Pubs/pdf/11219.pdf</a>
Medicare Plan Finder	<a href="http://www.medicare.gov/find-a-plan">www.medicare.gov/find-a-plan</a>
"Things to Think About when You Compare Medicare Drug Coverage"	<a href="http://www.medicare.gov/Pubs/pdf/11163.pdf">www.medicare.gov/Pubs/pdf/11163.pdf</a>
"Medicare Prescription Drug Coverage: How to Join a Medicare Drug Plan"	<a href="http://www.medicare.gov/Pubs/pdf/11111.pdf">www.medicare.gov/Pubs/pdf/11111.pdf</a>
"Choose Higher Quality for Better Health Care"	<a href="http://www.medicare.gov/wp-content/uploads/2014/04/11226.pdf">www.medicare.gov/wp-content/uploads/2014/04/11226.pdf</a>
State Health Insurance Assistance Programs	<a href="http://www.medicare.gov/contacts/staticpages/sids.aspx">www.medicare.gov/contacts/staticpages/sids.aspx</a>
Apply for extra help with prescription drug costs	<a href="http://www.socialsecurity.gov/prescriptionhelp">www.socialsecurity.gov/prescriptionhelp</a> 1-800-772-1213 (TTY 1-800-325-0778)
"Medicare & You"	<a href="http://www.medicare.gov/pubs/pdf/10050.pdf">www.medicare.gov/pubs/pdf/10050.pdf</a>

## CHECKLIST

- My selected plan's formulary includes all of my medications
- I have estimated my out-of-pocket costs for this plan: premiums, deductible, co-payments and co-insurance
- I understand if there are special requirements for my medications to be covered (eg, prior authorization or quantity limits)
- There are pharmacy locations in my area or mail order is available
- I know where to find extra help if I am having trouble paying for my medications
- I have completed the enrollment process by the December 7th deadline
- I understand that my coverage and plan changes take effect January 1st
- I understand that if a 5-star plan is available in my area and I choose to switch to that plan, I may do so once during 2016

For more information,  
visit [www.medicare.gov](http://www.medicare.gov)  
or call 1-800-MEDICARE  
(1-800-633-4227)

TTY users, please  
call 1-877-486-2048

**References:** **1.** [https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicareMangCareEligEnrol/Downloads/CY\\_2016\\_MA\\_Enrollment\\_and\\_Disenrollment\\_Guidance.pdf](https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicareMangCareEligEnrol/Downloads/CY_2016_MA_Enrollment_and_Disenrollment_Guidance.pdf). Accessed August 25, 2015. **2.** <http://www.medicareresources.org/faqs/when-is-the-next-medicare-open-enrollment-period/> Accessed August 25, 2015.